

# Reading your 1099-R from LOPFI

As tax time approaches, you will begin to receive tax documents which include your 1099-R(s) from LOPFI. The 1099-R provides your gross annual benefits and all tax withholdings that were deducted and remitted to the IRS and/or the State of Arkansas throughout the previous year. Below is a simplified breakdown of the information shown on your 1099-R.

1099-Rs will be posted to your Member Portal account and hard-copies will be mailed at the end of January 2026. Those who have opted-out of paper mailing, as described below, will not be included in the physical mailing.

Box 1 is the gross amount (before taxes) of your retirement benefits.

Box 2a is the portion of your retirement benefits that are taxable.

Box 4 is the amount of Federal Taxes that were withheld from your benefit payment based on your withholding election.

PAYER'S name, street address, city, state, and ZIP code <b>Arkansas Local Police and Fire Retirement System (LOPFI)</b> 620 W. 3rd Suite 200 Little Rock, AR 72201-2223 501-682-1745		1 Gross distribution <b>\$ 70000.00</b>		OMB No. 1545-0119 <b>2025</b>	
PAYER'S Federal Identification No.		2a Taxable amount <b>\$ 69100.00</b>		Total distribution <input type="checkbox"/>	
RECIPIENT'S identification No. <b>xxxxxx0000</b>		2b Taxable amount not determined <input type="checkbox"/>		4 Federal tax withheld <b>\$ 5800.00</b>	
RECIPIENT'S Name and Address		3 Capital gain (incl. in 2a)		5 Employee contributions or insurance premiums <b>\$ 900.00</b>	
		7 Distribution code <b>7</b> <input type="checkbox"/> IRA/SEP/SIMPLE		6 Net unrealized appreciation in employer's securities	
		9a Your percentage of total distribution		8 Other	
		9b Total employee contributions <b>\$ 0.00</b>		For Recipient's Records	
		10 Amt to IRR in 5 Years		11 1st YEAR desig Roth cont	
		14 State tax withheld <b>\$ 2900.00</b>		12 FATCA filing Req.	
Account number (see inst.)		13 Date of payment		15 State/Payer's state no.	
		17 Local tax withheld		16 State distribution <b>\$ 69100.00</b>	
				18 Name of locality	
				19 Local distribution	

Form **1099-R**

This information is being furnished to the Internal Revenue Service.

Box 14 is the amount of Arkansas State Taxes that were withheld from your benefit payment.

Box 7 is the IRS Distribution Code that identifies the type of distributions. The distribution codes are listed on the instructions received with your 1099-R.

## 1099-R Opt-Out of Paper Mailing

As a Member Portal user, you have the option to opt-out of the paper mailing of your 1099-R. This option helps you avoid important information getting lost in the mail. Visit your Member Portal account online to elect this option by selecting the 'Change Mailing Options' button under the 1099-R Records section of your account.

As a benefit recipient, you can update your state and/or federal tax withholding elections at any time on the Member Portal. As an update is made, you can see the impact it will have on your next monthly retirement benefit before the change is submitted. LOPFI recommends that you consult your tax professional for advice on the withholding elections that work best for you since LOPFI staff does not give tax advice.

**Do you have any questions? If so, feel free to contact LOPFI staff via phone at 501.682.1745 or by email at [info@lopfi-prb.com](mailto:info@lopfi-prb.com)**